

CHAPTER 13 PLAN  
UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF MISSISSIPPI

CASE NO. 14-14203

Debtor Willie Garner SS# xxx-xx-1192 Median Income ☐ Above ☒ Below  
Joint Debtor Teretha Garner SS# xxx-xx-7008  
Address 229 South Cree Street Webb, MS 38966-0000

**THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured / priority debts must be provided for in this plan.**

**PAYMENT AND LENGTH OF PLAN**

The plan period shall be for a period of 60 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

(A) Debtor shall pay \$ 508.00 per **bi-weekly** to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

Pushen and Pullen Farms

208 Cassidy Street

P.O. Box 313

Sumner MS

38957-0000

(B) Joint Debtor shall pay \$        per (**monthly / semi-monthly / weekly / bi-weekly**) to the Chapter 13 Trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**PRIORITY CREDITORS.**

Filed claims that are not disallowed to be paid in full or as ordered by the Court as follows:

Internal Revenue Service:	\$ <u>0.00</u>	@ <u>0.00</u>	/month
Mississippi Dept. of Revenue:	\$ <u>0.00</u>	@ <u>0.00</u>	/month
Other/ _____	\$ <u>0.00</u>	@ <u>0.00</u>	/month

**DOMESTIC SUPPORT OBLIGATION DUE TO:**

-NONE-

POST PETITION OBLIGATION: In the amount of \$ per month beginning .

To be paid \_\_\_\_\_ direct, \_\_\_\_\_ through payroll deduction, or \_\_\_\_\_ through the plan.

-NONE-

PRE-PETITION ARREARAGE: In the total amount of \$ through shall be paid the amount of \$ per month beginning

To be paid \_\_\_\_\_ Direct \_\_\_\_\_ through payroll deduction \_\_\_\_\_ through the plan.

**HOME MORTGAGES.** All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

MTG PMTS TO: Southern Bancorp Bank BEGINNING January 2015 @\$ 400.00 ☒ PLAN ☐ DIRECT

MTG ARREARS TO: Southern Bancorp Bank THROUGH December 2014 \$ 1,600.00 @\$ 26.67 /MO\*  
(\*Including interest at 0.00 %)

**MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:**

Creditor: -NONE- Approx. amt. due: \_\_\_\_\_ Int. Rate: \_\_\_\_\_  
 Property Address: \_\_\_\_\_ Are related taxes and/or insurance escrowed Yes No

**NON-MORTGAGE SECURED CLAIMS.** Creditors that have filed claims that are not disallowed are to retain lien(s) under 11 U.S.C. 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	910* CLM	APPROX. AMT. OWED	VALUE	INT. RATE	PAY VALUE OR AMT. OWED
Crescent Bank & Trust	2010 Dodge Avenger		11,713.74	9,900.00	5.00%	Pay Value
Santander Consumer USA	2013 Toyota Corolla	X	20,485.24	11,835.00	5.00%	Amt. Owed

\*The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

**SPECIAL CLAIMANTS** including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	APPROX. AMT. OWED	PROPOSED TREATMENT
-NONE-			

**STUDENT LOANS** which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total):

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT
-NONE-			

**SPECIAL PROVISIONS** for all payments to be paid through the plan, including, but not limited to, adequate protection payments: -NONE-

**GENERAL UNSECURED DEBTS** totaling approximately \$ 21,986.78 . Such claims must be timely filed and not disallowed to receive payment as follows:     IN FULL (100%) or    4    % (percent) MINIMUM, or a total distribution of \$    , with the Trustee to determine the percentage distribution. **Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.**

Total Attorney Fees Charged \$ 2,690.00  
 Attorney Fees Previously Paid \$ 0.00  
 Attorney fees to be paid in plan \$ 2,690.00

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent

Attorney for Debtor (Name/Address/Phone # / Email)  
**Tarik Johnson 100354**

**35 FIRST STREET  
 POST OFFICE BOX 1044  
 Grenada, MS 38902-1044**

Telephone/Fax

Telephone/Fax **(662) 226-0782**

Facsimile No. **(662) 226-0786**

E-mail Address **tarikjohnson@bellsouth.net**

DATE: November 25, 2014

DEBTOR'S SIGNATURE

/s/ Willie Garner

JOINT DEBTOR'S SIGNATURE

/s/ Teretha Garner

ATTORNEY'S SIGNATURE

/s/ Tarik Johnson